IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/085,820

Applicant : David KNOX et al. Filed : February 26, 2002

TC/A.U. : 3693

Examiner : Sara M. Chandler Docket No. : 640-A01-004

Customer No. : 23334 Confirmation No.: 2390

For : CREDIT EXTENSION PROCESS USING A PREPAID CARD

RESPONSE WITH AMENDMENT AND REQUEST FOR CONTINUED EXAMINATION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The following amendment along with a Request for Continued Examination is being submitted in response to the Office Action dated December 7, 2007, the four-month response date to which is April 7, 2008, please enter and consider the following amendment and remarks for the above-identified application.

Amendment to Specification begins on page 2 Amendment to Claims begins on page 3 Remarks begin on page 12

CERTIFICATE OF TRANSMISSION

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date:

April 7, 2008 By: Jon A. Gibbons Signature: /Jon A. Gibbons/

(Applicant, Assignee, or Representative)